

Stay, Modify, or Move?

Most people start with the house. Start with the life you want in five years, then ask which roof supports it.

A smaller home nearby

Keeps your doctors, your church, and your friends where they already are. Less house, same life.

Watch for: true single-level homes are scarce here, so be ready to move when one comes up.

A 55+ community

Someone else handles the lot, the roof, and the gate. Neighbors are in the same season of life.

Watch for: dues and rules vary widely. Read what is actually covered before you commit.

Closer to family

When help matters more than staying put, proximity is worth more than square footage.

Watch for: visit in the worst month, not the best one. Rent for a season before you buy.

ANSWER THESE FIRST

Could you live entirely on one level today? What does this house truly cost each month? Who shows up when something breaks?